

Serial No.: 09/717,728

Remarks/Arguments

Claims 1-10, 13-30, and 32-35 were pending in this application and will still be pending after entry of this amendment. Claims 1, 2, 10, 22 and 30 have been amended herein. Applicants believe no additional fee is due at this time.

The Examiner has rejected claims 1-10, 13-30, and 32-35 under 35 U.S.C. § 103(a) as being unpatentable in view of a single reference, U.S. Patent 6,226,624 to Watson, et al. ("Watson"). As previously discussed Applicants wish to point out that Watson is concerned with transaction authorization, a process whereby a merchant obtains information from an authorizing agent when trying to determine whether a purchaser has a valid purchase instrument, the purchaser's account is in good standing, etc. The authorization process of Watson is connected with the bank card network and the merchant's access to that network and related systems. These features of Watson are readily apparent from Fig. 2A and the accompanying description in Watson. Authorizing agent 212 of Fig. 2A, which the Examiner cites as storing transaction parameters in some manner that is analogous to functionality Applicants claim, is shown communicating with the merchant and the card issuer.

Applicants' invention, by contrast, concerns the "approval" of purchase requests within an entity based on that entity's purchasing policies. The approval processing described and claimed in the present application takes place apart from and independently of processing by an authorization agent, merchant, or credit card network. To make this distinction more clear, independent claims 1, 10, 22, and 30 have been amended to recite that the purchase processing and storing of approval parameters in Applicants' invention take place within the "one or more server systems" that are operated by the purchasing entity, as well as "apart from" processing by "vendor and card network systems." Support for these recitations can be found throughout Applicants' drawings and specification, including but not limited to, page 14, lines 13-19, Fig. 1, Fig. 4, and discussions referencing those figures. Watson does not disclose or suggest processing or storage of transaction specific parameters apart from vendor and card network systems. Applicants submit that independent claims 1, 10, 22, and 30 are not obvious in view of Watson for at least these reasons. Additionally, all dependent claims incorporate these recitations through dependency, and are also non-obvious in view of Watson for at least these same reasons.

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Applicants' have made additional minor amendments to claim 2, as well as lines 5, 7, and 11 of claim 30 (adding the "one or more" language) for correct antecedent basis.

Applicants trust that these minor amendments will meet with the Examiner's approval.

For the above reasons, the Examiner has failed to show that every element of any claim is present in the art cited. Applicants believe they have responded to all of the concerns raised by the Examiner. Reconsideration of this application as amended is hereby requested.

Respectfully submitted,

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